

In re:
Naya Renee Darby
Debtor

Case No. 18-15700-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 27, 2023

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2023:

Recip ID	Recipient Name and Address
db	+ Naya Renee Darby, 1 E Windermere Terrace, Lansdowne, PA 19050-2104
14188489	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14373966	Freedom Mortgage Corporation, C/o Jerome Blank, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14678849	+ Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, 8757 Red Oak Blvd., Charlotte, NC 28217-3983
14188493	#+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
14188496	+ Tdrcs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
14268420	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 28 2023 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 28 2023 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14188484	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2023 00:24:08	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14188486	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2023 00:24:23	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
14273625	Email/Text: megan.harper@phila.gov	Sep 28 2023 00:15:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14188485	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Sep 28 2023 00:24:23	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
14205072	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 28 2023 00:24:17	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14190864	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 28 2023 00:24:16	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14216227	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2023 00:24:09	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14226383	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2023 00:24:24	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14188487	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Sep 27, 2023

Form ID: 138OBJ

Total Noticed: 29

		Sep 28 2023 00:15:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14188488	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2023 00:15:00	Comenitycb/bjsclub, Po Box 182120, Columbus, OH 43218-2120
14188490	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 28 2023 00:15:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
14225100	Email/Text: Bankruptcy@Freedommortgage.com	Sep 28 2023 00:15:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14188491	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 28 2023 00:15:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
14188494	^ MEBN	Sep 28 2023 00:13:43	KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1541
14196541	+ Email/Text: ecfbankruptcy@progleasing.com	Sep 28 2023 00:15:00	NPRT0 North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14220557	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2023 00:15:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14220556	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2023 00:15:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14214193	+ Email/Text: tdebn@credbankserv.com	Sep 28 2023 00:15:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14756439	+ Email/Text: EBN@edfinancial.com	Sep 28 2023 00:15:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14188497	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 28 2023 00:15:00	Verizon, Po Box 650584, Dallas, TX 75265-0584

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14678850	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14188492	*	IRS/ Special Procedures, P.O. BOX 7346, Philadelphia, PA 19114, PHILADELPHIA, PA 19101-7346
14188495	*+	Naya Renee Darby, 1 E Windermere Terrace, Lansdowne, PA 19050-2104

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Sep 27, 2023

Form ID: 138OBJ

Total Noticed: 29

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com
JOHN L. MCCLAIN	on behalf of Debtor Naya Renee Darby aaamccain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbcef@brockandscott.com mario.hanyon@brockandscott.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbcef@brockandscott.com mario.hanyon@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbcef@brockandscott.com matthew.fissel@brockandscott.com
THOMAS SONG	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Naya Renee Darby
Debtor(s)

Case No: 18-15700-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 9/27/23